

PRIVACY POLICY

PLEASE READ THIS PRIVACY POLICY CAREFULLY BEFORE USING THIS WEBSITE, OUR PRODUCTS, SERVICES OR PLATFORM.

This Privacy Policy explains how your privacy is important to us at D’Fintec Global Pte. Ltd/dCoinico.io, registered in the Republic of Singapore with the company number : 2002200944K and registered office address at : No.1 North Bridge Road #07-09 High Street Centre, Singapore 179094 (hereinafter referred to as “D’Coin”, “we” or “us”), collects, stores, uses and protects personal information. By using D’Coin’s services or any other features, technologies or functionalities offered by D’Coin on www.dcoinico.io or www.dfintec.sg (“Website”) or through any other means, you therefore agree that you have read this Privacy Policy and accept the terms stated herein in full. If you do not accept and agree with this Privacy Policy, you must stop using the Website immediately.

This Privacy Policy supplements our Terms of Service which may be found at www.dcoinico.io and your use of the Website are therefore governed by both this Privacy Policy and the Terms of Service.

This Privacy Policy explains how we handle information collected and received by us from you during the course of your use of the Website. It also governs the collection, use and disclosure of your information and Personal Data (as defined below). For the purposes of this Privacy Policy, “**Personal Data**” means any data about an individual who can be identified from that data. We therefore strongly recommend that you read this Privacy Policy carefully to understand our policies and practices with regard to the collection, usage and handling of your Personal Data.

1. Collection of Information and Personal Data

When you use the Website or other D’Coin’s services, you may provide your Personal Data voluntarily, including but not limited to your name, residential address, email address, digital wallet address or bank account information, depending on your method of payment. In addition, you may provide some information involuntarily such as any information sent to D’Coin by your computer, cell phone or other access device. This information may include your Internet Protocol (“IP”) address, network data, device information, including but not limited to identifier, name and type, operating system, location, mobile network information and standard web log information, such as your browser type, traffic to and from the Website and the pages you accessed on the Website. In addition to the above, D’Coin may collect information from or about you in other ways such as your interaction with customer support, contractual relationships with D’Coin or from other public sources. D’Coin is not obligated to collect any of your information, and may do so at its own discretion.

Your consent to the collection, use, or disclosure of your Personal Data may be implied or express. D’Coin may obtain your express consent to the collection, use, and disclose your Personal Data in any of the following ways:

- a) in writing;
- b) by electronic confirmation via the Internet; or

- c) through other methods, as long as a record of your consent is created by you, by us, or by a third party acting on our behalf.

The choice to provide D'Coin with your consent to the collection, use, and disclosure of your Personal Data and account information is always yours, however, your decision to withhold such consent may limit our ability to provide you with certain services or offers.

D'Coin may also collect Personal Data about you for other purposes from time-to-time, or as permitted or required by law. We will always identify any additional purpose prior to or at the time of collection.

2. Why do we collect Personal Data

D'Coin collects Personal Data to enable us to manage, maintain, and develop our operations, including for example:

- a) for account registration and purchase of D'Coin (DCO) tokens;
- b) to establish, maintain and manage our relationship with you so that we may provide you with services that have been requested or comply with your requests;
- c) to review the services that we provide to you so that we may understand your requirements for our services and so that we may work to improve our services;
- d) customize your use of the Website and our services;
- e) to protect us against error, fraud, theft and loss;
- f) to enable us to comply with applicable law or regulatory process;
- g) for the purposes stated in this Privacy Policy; and
- h) any other reasonable purpose to which you consent.

3. Setting up and Using an Account

In order to purchase D'Coin (DCO) tokens through the Website, you are required to set up an account and provide your Personal Data such as name and email address to secure your access to your account. You are responsible for ensuring the accuracy and validity of the information you provide to us when registering an account. D'Coin may require you to provide additional information to verify your identity, address, source of funds or any other information associated with your account, such as your date of birth, copy of government-issued photo ID, citizenship, country of residence and other information directly or through a third party, to ensure compliance with applicable Anti-Money Laundering / Countering the Financing of Terrorism (AML/CFT) regulations.

For example, D'Coin may use ID validation process as part of our ongoing efforts to protect your Personal Data and account. These processes assist in the prevention of any unauthorized access to your account information that may arise from attempts to commit fraud or identity theft. D'Coin may change this process from time to time as industry best practices evolve.

You may access and review your information and Personal Data through the Website. You may edit or correct your information or delete your account by contacting D'Coin customer service. If you cancel or delete your account, D'Coin may retain your information and Personal Data in its database. This may be necessary to deter fraud by ensuring that a person who tries to commit fraud will not be able to avoid detection simply by closing his/her account and opening a new account. However, once your account has been deleted, your Personal Data will not be used by D'Coin for any further purposes, nor sold or shared with the third parties, except as necessary to prevent fraud or money laundering and as required by law and when we believe that disclosure is necessary

to protect our rights and/or comply with a judicial proceeding, court order, or legal process served on the Website.

4. Use of Cookies

D'Coin or its partners may place small data files (cookies) or pixel tags on your computer or other device when you access the Website. D'Coin may use these technologies to recognize you as a returning user, customize its services, content and advertising, evaluate marketing activities, and collect information about your computer or other access device. D'Coin may use various cookies, including but not limited to session cookies, persistent cookies, and "flash cookies." D'Coin may codify its cookies to limit access of third parties to the received information. You can independently control the use of cookies from your browser or browser add-ons; however, blocking or disabling D'Coin's cookies may interfere with your use of the Website. D'Coin is not obligated to place cookies on your computer or device, and may do so at its own discretion.

5. Use of Log Files

D'Coin may use the log files to collect your IP addresses, type of browser, Internet Service Provider, date/time stamp, referring/exit pages, and number of clicks to analyze your activity on the Website, collect geographic and demographic information, and evaluate content of the Website. The information collected from log files are not personally identifiable. D'Coin is not obligated to use log files, and may do so at its own discretion.

6. Storing, Using, and Sharing Your Personal Data

D'Coin may store or process your Personal Data and account information in its database located within or outside your place of residence. D'Coin will store your personal information in its own database in encrypted form with security walls. D'Coin may engage third parties to store such Personal Data. D'Coin does not sell or rent your Personal Data to third parties for their marketing purposes without your explicit consent. D'Coin may use your Personal Data to customize your use of the Website and our services; analyze your activity on the Website, including through third parties such as Google Analytics and alike; evaluate and improve its marketing efforts and for other reasons relevant to your use of the Website and our services.

D'Coin may share your Personal Data with:

- a) third parties who provide services to D'Coin for storing your Personal Data, fraud prevention, marketing purposes, and such third parties are bound by contracts with confidentiality and non-disclosure provisions and may not use your information and Personal Data for any reason other than specified in this Privacy Policy;
- b) escrow or any other processor of your payment;
- c) law enforcement, government officials, or other third parties as required by law;
- d) parent and/or subsidiary company; or
- e) other third parties with your consent or direction to do so.

By using the Website, you authorize D'Coin to use your information and Personal Data in Singapore and other countries where we operate for the purposes mentioned above. D'Coin will ensure that your information is transferred in accordance with this Privacy Policy and protected in accordance with applicable laws related to personal data protection (including, but not limited to, the Personal Data Protection Act 2012 of Singapore).

7. Severability.

In the event any provision of this Privacy Policy is found to be invalid, illegal, or unenforceable the remaining provisions of this Privacy Policy shall nevertheless be binding you with the same effect as though the void and unenforceable part had been severed and deleted.

8. Security

You acknowledge and agree that it is important that you protect against unauthorized access of your account and information by choosing your password carefully, and keeping your password and account secure.

9. Updates and changes to the Privacy Policy

D'Coin reserves the right to modify this Privacy Policy, without notice, at any time. If this Privacy Policy is modified in any way it will be updated at www.dcoinico.io. The updated version becomes effective at the time of posting. It is your responsibility to check updates regularly. Regularly checking and reviewing this page ensures that you are updated on the information which may be collected, used (and under what circumstances), and if it may be shared with other parties (if at all). You understand that your continued use of the Website after this Privacy Policy has been modified constitutes your acceptance of the Privacy Policy as amended.

CONTACT US

If you have any questions about this Privacy Policy or wish to access or correct your Personal Data held by D'Coin, please contact us at support@dcoinico.io.

We have appointed Data Protection Officer(s) to oversee our compliance with the Personal Data Protection Act 2012 of Singapore. Should you have any query, request or feedback relating to your Personal Data, please contact us at the following: support@dcoinico.io